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June 12, 2009

I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on June 12, 2009.

Teresa Brackin
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR
GROUPS
Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. A Response under 37 C.F.R. § 1.116 (4 pages).

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any deficiencies of payment, or credit any overpayment associated with the filing of this correspondence to Deposit Account Number **50-0426**.

Respectfully submitted,

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Enclosure